

# Open Choice® PPO Medical Plan

## Summary of Benefits

Effective January 1, 2009

Plan Provisions	Open Choice® PPO Benefits	
	Preferred Care Benefits (In-Network)	Non-Preferred Care Benefits (Out-of-Network)
<b>Calendar Year Deductible</b>		
★ Individual	\$200	\$ 600
★ Family of 2	\$400 (2 times individual)	\$1,200 (2 times individual)
★ Family of 3 or more	\$600 (3 times individual)	\$1,800 (3 times individual)
<b>Out-of-Pocket Limit</b> (the maximum amount you pay for your share of covered expenses in a calendar year. Copays, pharmacy copays, confinement fees, expenses covered at 50% and non-covered expenses <b>do not</b> count toward your Out-of-Pocket Limit)		
★ Individual	\$3,000	\$ 4,000
★ Family of 2	\$6,000 (2 times individual)	\$ 8,000 (2 times individual)
★ Family of 3 or more	\$9,000 (3 times individual)	\$12,000 (3 times individual)
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Precertification</b> Certain services require precertification. Please see your Summary Plan Description (SPD) for details.	Network physician handles	You handle; \$500 penalty for failure to precertify
<b>Preventive Care</b> Deductible is waived for preventive care services		
★ Routine physical exam and immunizations (one per calendar year)	100%, no copay	Not covered
★ Well-child care and immunizations Birth to age 7. Please see your SPD for age and frequency schedule.	100%, no copay	Not covered
★ Routine gynecological exam including Pap test and related lab fees (one per calendar year)	100%, no copay	Not covered
★ Routine Mammogram (one per calendar year for women age 35 and over)	100%, no copay	Not covered
★ Routine prostate screening exam (one per calendar year for men age 40 and over)	100%, no copay	Not covered
★ Routine eye exam (one per calendar year)	100%, no copay	Not covered
★ Prescription eyewear – lenses, frames and contacts You are also eligible to use Aetna Vision <sup>SM</sup> Discounts.	100%, no copay, up to a \$150 maximum benefit per person per calendar year	100%, up to a \$150 maximum benefit per person per calendar year
★ Routine hearing exam (one per calendar year). You are also eligible to use the HearPO® Hearing Discount Program.	100%, no copay	Not covered
★ Hearing aids (\$1,000 lifetime maximum). You are also eligible to use the HearPO® Hearing Discount Program.	100%, no copay	100%, no deductible
<b>Physician Services</b>		
★ Office visits for treatment of illness or injury	100% after copay: \$20 PCP*/ \$35 specialist; no deductible	60% after deductible
★ Diagnostic lab and X-ray > When part of an office visit > Separate office visit > Independent facility	100% (no additional copay) 100% after copay: \$20 PCP*/ \$35 specialist 90% after deductible	60% after deductible 60% after deductible 60% after deductible
★ Maternity care office visits	100% after copay: \$20 PCP*/ \$35 specialist for first visit; subsequent visits are included in the delivery fee and paid at 90% after deductible	60% after deductible
★ In-office surgery	100% after copay: \$20 PCP*/ \$35 specialist; no deductible	60% after deductible
★ Physician hospital visits	90% after deductible	60% after deductible
★ Anesthesia	90% after deductible	60% after deductible
★ Allergy testing, serum and injections	100% after copay: \$20 PCP*/ \$35 specialist when part of office visit; otherwise 100%, no copay, no deductible	60% after deductible
★ Second surgical opinion	100%, no copay, no deductible	100%, no deductible
* A Primary Care Physician (PCP) can be an internist, pediatrician, family practitioner or general practitioner. A provider who does not meet this definition is considered a specialist.		
<b>Hospital Services</b>		
★ Inpatient hospital room and board and ancillary services	90% after deductible plus \$200 per confinement fee*	60% after deductible plus \$400 per confinement fee*
★ Inpatient and outpatient surgery	90% after deductible	60% after deductible
★ Outpatient services	90% after deductible	60% after deductible
★ Pre-operative testing	90%, no deductible	60%, no deductible
★ Other hospital services	90% after deductible	60% after deductible

\* Hospital confinement fee is waived for newborns and for subsequent hospital confinements for the same condition within the same calendar year.

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Summary of Benefits (continued)

Effective January 1, 2009

Plan Provisions	Open Choice® PPO Benefits	
	Preferred Care Benefits (In-Network)	Non-Preferred Care Benefits (Out-of-Network)
<b>Emergency Care</b>		
★ Hospital emergency room	100% after \$150 emergency room copay (waived if admitted); no calendar year deductible	100% after separate \$150 emergency room deductible (waived if admitted); no calendar year deductible
★ Hospital emergency room for non-emergency care	50% after deductible plus \$150 emergency room copay	50% after deductible plus separate \$150 emergency room deductible
★ Ambulance	80% after deductible	80% after deductible
<b>Other Health Care</b>		
★ Convalescent facility (up to 90 days per calendar year)	90% after deductible	60% after deductible
★ Home health care (up to 90 visits per calendar year)	90% after deductible	60% after deductible
★ Private duty nursing (up to 70 eight-hour shifts per calendar year)	90% after deductible	60% after deductible
★ Hospice (inpatient and outpatient)	100%, no copay, no deductible	100%, no deductible
★ Independent lab and X-ray facilities	90% after deductible	60% after deductible
★ Voluntary sterilization	100% after \$100 copay; no deductible	60% after deductible
★ Short-term rehabilitation (60-day maximum per course of treatment)	80% after deductible	80% after deductible
★ Durable medical equipment	80% after deductible	80% after deductible
★ Spinal disorder (chiropractic) (20 visits per calendar year)	100% after copay: \$20 PCP*/\$35 specialist; no deductible	60% after deductible
★ Bariatric surgery	50% after deductible	50% after deductible
* A Primary Care Physician (PCP) can be an internist, pediatrician, family practitioner or general practitioner. A provider who does not meet this definition is considered a specialist.		
<b>Mental Health Care*</b>		
★ Inpatient (no maximum on number of days)	80% after deductible plus \$200 inpatient per confinement fee	60% after deductible plus \$400 inpatient per confinement fee
★ Outpatient (up to 45 visits per calendar year)	100% after \$35 copay per visit; no deductible	60% after deductible
* Outpatient day maximums for Mental Health and Substance Abuse are not combined. However, Preferred and Non-Preferred limits are combined.		
<b>Substance Abuse Treatment*</b>		
★ Inpatient (up to 45 days per calendar year)	80% after deductible plus \$200 inpatient per confinement fee	60% after deductible plus \$400 inpatient per confinement fee
★ Outpatient (up to 45 visits per calendar year)	100% after \$35 copay per visit; no deductible	60% after deductible
* Outpatient day maximums for Mental Health and Substance Abuse are not combined. However, Preferred and Non-Preferred limits are combined.		
<b>Prescription Drug Benefits*</b>		
<i>Participating Retail Pharmacy Program</i> (up to a 30-day supply purchased at a local participating pharmacy)	<b>Participating Pharmacy</b>	<b>Non-Participating Pharmacy</b>
★ Generic drugs	100% after \$10 copay	Not covered
★ Formulary brand-name drugs	100% after \$20 copay	Not covered
★ Non-formulary brand-name drugs	100% after 35% copay – the minimum you pay per prescription is \$35; the maximum is \$100.	Not covered
<i>Prescriptions Purchased Overseas</i>		
★ Generic drugs	Not applicable	100% after deductible
★ Brand-name drugs	Not applicable	80% after deductible
<i>Mail-Order Service</i> (up to a 90-day supply)		
★ Generic drugs	100% after \$20 copay	Not applicable
★ Formulary brand-name drugs	100% after \$40 copay	Not applicable
★ Non-formulary brand-name drugs	100% after 35% copay – the minimum you pay per prescription is \$70; the maximum is \$200.	Not applicable
* Pharmacy copays do not count toward your Out-of-Pocket Limit.		

This chart displays only a general description of your benefits under the DoD NAF HBP. Should there be a conflict between the benefits shown on the chart and those in the Summary Plan Description (SPD), the terms of the SPD will be used to determine coverages and benefits.

